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UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

In re $\underline{\text{Darcinia Michelle Nixon}}$,

Case No. 14-50677

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal Nation Mae"), creditor c/o Seterus, Inc.	nal Mortgage Association ("Far	nnie Court claim no. (if known): 9	
Last four digits of any number you use to identify the debtor's account:	<u>XXXX7207</u>	Date of payment change: Must be at least 21 days after date of this notice	12/01/2014
		New total payment: Principal, interest, and escrow, if any	\$ <u>568.02</u>
Part 1: Escrow Account	Payment Adjustment		
Will there be a change in the d	lebtor's escrow account payment	1?	
[] No			
	crow account statement prepared in a statement is not attached, explain	n a form consistent with applicable nonbankruptcy la n why:	aw. Describe
Current escrow payment: \$ 338	3.90	New escrow payment: \$ 263.79	
Part 2: Mortgage Payme	ent Adjustment		
	-	n an adjustment to the interest rate in the debtor	's variable-rate
[X] No			
	e change notice prepared in a form	consistent with applicable nonbankruptcy law. If a n	notice is not
Current interest rate: 0.0000 %)	New interest rate: 0.0000 %	
Current principal and interest p	payment: \$ <u>0.00</u>	New principal and interest payment: \$	
Part 3: Other Payment C	Change		
Will there be a change in the de	ebtor's mortgage payment for a r	eason not listed above?	
[X] No			
	documents describing the basis for t I may be required before the payme	the change, such as a repayment plan or loan modi	fication
Reason for change:			
Current mortgage payn	ment: \$	New mortgage payment: \$	

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Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.							
Check the a	ppropriate box.						
[] I am the creditor. [x] I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)							
	I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.						
X <u>/s/Lisa Sir</u> Signature	nger	Date November 5, 2014					
Print: <u>L</u>	isa Singer First Name Middle Name Last Name	Title Authorized Agent					
Company	Rosicki, Rosicki & Associates, P.C.						
Address	51 E. Bethpage Road Number Street Plainview NY 11803 City State ZIP Code						
Contact phone	<u>(516)</u> 741–2585	Email Isinger@rosicki.com					

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UNITED STATES BANKRUPTCY COURT	
SOUTHERN DISTRICT OF OHIO	
X	
	Chapter 13
IN RE:	Case # 14-50677
Darcinia Michelle Nixon	Judge: C. Kathryn Preston
Debtor	Ç
X	

CERTIFICATE OF SERVICE

I hereby certify that on November 7, 2014 a copy of the foregoing Notice of Mortgage Payment Change was served on the following registered ECF participants, electronically through the court's ECF System at the email address registered with the court:

Mark Albert Herder, Esq. Markalbertherder@yahoo.com

Frank M Pees, Esq trustee@ch13.org

U.S. Trustee

and on the following by ordinary U.S. Mail addressed to:

Darcinia Michelle Nixon; 3128 Noe Bixby Road Columbus, OH 43232-6359

November 7, 2014

/s/Alicia McNamee
Alicia McNamee

Friday 5 a.m. to 6 p.m. Phone 866.570.5277

ESCROW ACCOUNT STATEMENT						
Analysis Date:		10/23/14				
Loan Number:						
Escrow Account N	lumber:	_				
Current Pay	ment	12/0	nt Effective 1/14			
Principal and		Principal and				
Interest	\$304.23	Interest*	\$304.23			
Escrow	\$338.90	Escrow	\$263.79			
Total Current Payment	\$ 643.13	Total NEW Payment*	\$568.02			

NIXON, DARCINIA M C/O MARK ALBERT HERDER 1031 EAST BRD ST COLUMBUS OH 43205

> The principal and interest payments reflect the contractual amount due under the note, which can be modified with a initially agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptey was filed on 02/07/14. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any deficiency and/or shortage listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment

ANTICIPATED DISBU December 20 to Nevember 2	114	ESCROW ACCC	UNT PROJECTI	Anticipated A	E NEXT 12 MONTH ESCROW C' activity	YCLE
Taxes Insurance	900 45 987.00		Payments to Escrow	Payments from Escrow	Description	Projected Bulance
PMI	1,278.00	Starting Balance				\$-7,202.88
m - 1 hold		Beginning Balance**				\$-7,202.88
Total Disbursements	3,165.45	Post Petition Beg Bal*				\$3,539.46
Bankruptey File		Surplus Refund				\$2,438.46
Date	02/07/14	Date				52,150.10
		12/01/2014	263.79	0.00		1,364.79
Proof of Claim Escrow Ba	lance	12/01/2014	0.00	106.50	PRIVATE MORTGAGE INS	1,258.29
Pre-Petition Escrow		12/01/2014	0.00	899.45	COUNTY PROPERTY TAX	358.84
Deficiency	\$545.08	01/01/2015	263.79	0 00		622.63
Pre-Petition Escrow		01/01/2015	0.00		PRIVATE MORTGAGE INS	516.13
Shortage	\$10,197.26	02/01/2015	263.79	0.00		779.92
Total Escrow POC	\$10,742.34	02/01/2015	0.00		PRIVATE MORTGAGE INS	673,42
Total Escrow POC	\$10,742.34	03/01/2015	263.79	0.00		937,21
Payments Applied	\$0.00	03/01/2015	0.00		PRIVATE MORTGAGE INS	830.71
Remaining Escrow Balance	re.	04/01/2015	263.79	0.00		1,094.50
Prc-Petition		04/01/2015	0.00		PRIVATE MORTGAGE INS	988.00
Escrow Deficiency	\$545.08	05/01/2015	263.79	0 00		1,251,79
Escrew Deficiency	\$343.06	05/01/2015	0 00		PRIVATE MORTGAGE INS	1,145.29
Pre-Petition Escrow		06/01/2015	263 79	0 00	GOLD WILL BE ORDER THE WALL	1,409.08
Shortage	\$10,197.26	06/01/2015	0.00		COUNTY PROPERTY TAX	1,408.08
-		06/01/2015	0.00		PRIVATE MORTGAGE INS	1,301.58
		06/28/2015 07/01/2015	0 00 263 79	0.00	HAZARD INSURANCE	314.58
		07/01/2015	263 79		PRIVATE MORTGAGE INS	578.37 471.87
		08/01/2015	263 79	0.00	PRIVATE MORTGAGE INS	735.66
*Escrow Balance adjusted	by proof of	08/01/2015	0.00		PRIVATE MORTGAGE INS	629.16
claim amounts	.,,	09/01/2015	263.79	0.00	TRITATE MORTGAGET 15	892 95
		09/01/2015	0.00		PRIVATE MORTGAGE INS	786.45
		10/01/2015	263.79	0.00		1,050.24
**Beginning balance = Sta	arting balance	10/01/2015	0.00	106.50	PRIVATE MORTGAGE INS	943.74
less any unpaid escrow dis		11/01/2015	263 79	0.00		1,207.53
due in the prepaid period		11/01/2015	0.00	106.50	PRIVATE MORTGAGE INS	1,101.03
		Total	\$3,165 48	\$3,165 45		
		A deficiency occurs if the for on the POC and will			balance. The pre-petition deficiency outton plan payment.	y is accounted
The Real Estate Scittlement Act (RESPA) allows us to the Act (RESPA) allows us to 1/6 of your disbursements in your escal all times, unless prohibitaw. This cushion coversincreases in your tax and/odisbursements. Cushion servicer \$314.58.	collect and total row account ted by state any potential or insurance	enough to pay the estima	ated items and any e-petition shortag	additional reso	ve balance in the escrow account bu erve deposits that need to be paid di for on the POC and will be collecte	uring the

The projected beginning balance (expected balance in your escrow account) is \$3,539.46. Your required escrow balance according to this analysis should be \$1,101.00. This means you have a surplus of \$2,438.46. Since your loan is 30 days or more delinquent, the amount of surplus will remain in your escrow account. If you reinstate or bring your loan current, we will conduct another analysis of your escrow account within 90 days. If your loan is current and there is a surplus of \$50.00 or more in the escrow account at that time, we will send you a refund for that amount.

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from September 2014 to November 2014. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments	to Escrow	Payments fro	om Escrow	Description	Escrow	Balance
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date							\$-10,272.38
03/01/14	0 00	338.90 *	0.00	0.00	EST:	0.00	-9,933.48
04/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-9,594.58
05/01/14	0 00	338.90 *	0.00	0.00	EST:	0.00	-9,255.68
06/01/14	0 00	338.90 *	0.00	0.00	EST:	0.00	-8,916.78
07/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-8,577.88
08/01/14	0 00	338.90 *	0.00	0.00	EST:	0.00	-8,238.98
09/01/14	0.00	338 90 *	0.00	0.00	EST:	0.00	-7,900.08
09/17/14	0.00	338 90 *	0.00	0.00		0.00	-7,561.18
09/19/14	0.00	0.00	0.00	106.50	PRIVATE MORTGAGE INS	0.00	-7,667.68
10/01/14	0.00	338 90 *	0.00	0 00	EST:	0.00	-7,328.78
10/20/14	0.00	0.00	0.00	106 50 4	PRIVATE MORTGAGE INS	0 00	-7,435.28
11/01/14	0.00	338 90 *	0.00	106,50	EST: PRIVATE MORTGAG	0.00	-7,202.88
Total	S0 00	\$3,389 00	\$0.00	\$319.50			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOL ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BLT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE https://www.col.oradoattorneygeneral.gov/ca Seterus, Inc maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228 The office's phone number is 888 738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance Seterus Inc. is Incensed to do business at 14523 SW Millikan Way, Beaverton, OR.